

Exhibit N

December 13, 2011 Denial Letter

12/13/2011

09/30/11 11 00 3 0000384 20111213 GL2OP101 GMACDPL 1 OZ DOM GL2OP10000* 1602 5 DM



OTIS L COLLIER
3201 MILBURN STREET
HOUSTON TX 77021-1128



RE: Account Number
Property Address

[REDACTED]
3201 MILBURN STREET
HOUSTON TX 77021

Dear OTIS L COLLIER:

We recently received your request for a loan modification. We are not able to fulfill your request at this time for the following reason(s):

We do not offer modifications on Texas Home Equity Loans.

At this time, you may want to seek advice regarding your next steps. We suggest you call 1.800.CALL.FHA (1.800.225.5342) to locate a HUD-certified housing counseling agency. You may also want to call 1.888.995.HOPE (1.888.995.4673) to request assistance from a HUD-approved housing counselor.

You can send any additional material to:

GMAC Mortgage, LLC
ATTN: Modification Non-Approvals
PO Box 780
Waterloo, Iowa 50704

We will continue to work with you to explore options that may be available. If you have any questions, please contact your Relationship Manager, MICHAEL WANDERSKI at 1-877-928-4622 extension 8745659 between the hours of 8:00 a.m. and 9:00 p.m. Monday through Friday central standard time. If your agent is not available one of their team members will assist you.

MICHAEL WANDERSKI
Loan Servicing

In addition, you may have your concerns reviewed by an independent advocate in our Executive Escalation Team. They may be reached at 866-924-8409 Monday through Friday from 8:00 a.m. to 5:00 p.m. CT or via email at homeowner.help@mortgagebanksite.com.



12/13/2011

Account Number [REDACTED]

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Note: This is an attempt to collect on a debt and any information obtained will be used for that purpose.

Notice Regarding Bankruptcy: If you are currently involved in an open bankruptcy case or if you have been discharged of your personal liability for repayment of this debt; this notice is being provided for informational purposes only and is not an attempt to collect a pre-petition or discharged debt. Furthermore, any action that we may take is for the sole purpose of protecting our lien interest in your property and is not to recover amounts from you personally.

Note: If you are currently in bankruptcy under Chapter 13, you should continue to make payments in accordance to your Chapter 13 plan.

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name: Equifax Information Services LLC,
Address: P.O. Box 740241, Atlanta, GA 30374-0241
Phone: 800-685-1111 Web: www.Equifax.com

If you have any questions regarding this notice, you should contact:

Creditor's name: GMAC Mortgage, LLC
Creditor's address: PO Box 780, Waterloo IA 50704-0780
Creditor's telephone number: 1-877-928-4622

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

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